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Cross-Reference to Related Applications


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 This application is related to U.S. Application Serial No. 08/994,046, filed on December 19, 1997, entitled "AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT NUMBER SCHEMING", now U.S. Patent No. 6,327,577 and U.S. Patent Application Serial No. 08/994,363, filed on December 19, 1997, entitled "AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT RANGING", which are filed simultaneously with this application.

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Pages 18, lines 18-25, and page 19, lines 1-17, please revise the paragraph bridging pages 18 and 19 to read as follows:

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 RPP 3 initiates merchant identification by step 60 which retrieves a payment record from one of the payment records previously submitted by the batch file processing system 7. The RPP will first attempt to retrieve a merchant record from the merchant database 18 by matching the merchant id included in the payment record against the records of the merchant database 18. If this is successful, the processing of the payment record can continue to the payment directions stage 64. The payment directions stage is where the RPP determines where to send payments. This stage includes account ranging discussed below which determines the remittance center to which payment gets sent. If there is no match, the RPP continues to step 63. At step 63, the RPP maps the merchant's merchant name and address, excluding the provided